



Episode 40: Nupur Srivastava, CPO, Included Health

Rashmi

Let's get started with, first of all, how did you get started in product management? Tell us about that.

Nupur

Yeah, very excited to be here and share what I can. So, I started my career off as an engineer and slowly wanted to be the product manager that was telling me what to do. And so, I decided to go to business school, and coming out of business school, realized that product management would be a nice blend of tech, business, design, user empathy, all things that I enjoyed. And so, I also got really passionate about healthcare in business schools, so ended up entering product in a telemedicine role and just loved it. I loved the balance of leveraging my tech background, leveraging a bit of business. I love the user empathy side of things, and so it just felt like a really good role that helped me work on things that I was passionate about, but also use skills that I really enjoyed.

Rashmi

Yeah. That's awesome. So, then, did you always wanted to be a chief product officer? Because this is a pretty new role that didn't exist 10 years ago, ~~and things of that sort.~~ So, how did that happen from your journey perspective?

Nupur

Yeah, I'm not sure that that's what I always wanted to be. The current company that I work at, I joined included health about eight years ago, and I joined as a senior product manager, and over the years was able to get more opportunities, was lucky to be surrounded by great mentors and a great manager. And so, just through my progression in the company, I ended up getting the chief product officer role, about a year and a half ago. And so, it's not necessarily something I knew I wanted eight years ago, but I certainly love product and love the role, and so, was very excited to keep growing in the company. I was a director of product, and then a VP of product, and then eventually, became the CPO and certainly love the role now.

Rashmi

Was there any point in time that, as you were growing through VP and the next levels, that you thought, "Hey, there's a CPO role and I should probably look outside." Or, did you ever have the thought of looking for this kind of growth outside of brand rounds or included health?

Nupur

Yeah, it's a great question. In full transparency, no. I think I could see myself continuously growing at the company. I loved the team, I loved our mission, I loved



the product, and so I knew that if I kept doing good work, kept progressing, and kept driving impact, that it is likely... I knew that I'd have the support in the company to keep growing. So, I was never tempted by other companies, partially because I felt pretty secure that I had a good support system, and I loved the team, that I didn't think of leaving. I also had evidence of being able to grow in my career, almost every year or two, I was able to see a progression, so I knew that if I kept at it, and I kept learning, and kept a growth mindset, and kept asking for feedback, and understanding where my gaps were, that eventually I could do more at this company, itself.

Rashmi

That's awesome. So, a follow-up question to that, when you said you're seeking feedback, asking for more, what kind of opportunities did you start seeking, as you were growing in your product career? How did you seek those opportunities and what kind of opportunities were there, as well?

Nupur

Yeah, it's a great question. I'm always of a believer that you need to know what's most important to the company, and find yourself attached to projects that are really high value. So, if you have a good sense of where the company's going and what is incredibly important, the one thing I've always had is a high sense of ownership, so I've always wanted to drive some of the bigger, more important projects. And so, it started off with just the intellectual curiosity or the desire to be involved in some of these products or new product initiatives, that were going to propel the company, to expand our product line and to do more.

And so, the opportunities I always look for, is to have a seat at the table or drive some of these big, high impact projects. I love cross functional work. I love working with teams to solve hard problems, and I also raise my hand a lot, to lead things, and so, I think that certainly helps, like looking for big projects that were able to impact the trajectory of the company, was pretty important for me. It was important even for my own engagement, because I like these type of problems, but it's certainly helped me with the ability to show my leadership and others in the company, that I'm able to drive, to impact, in a way that's collaborative cross functional, but also very results driven.

Rashmi

I mean, that itself has so much to unpack in there. Another question, follow-up question to that, you said having this good sense of where the company was going and having projects related to that, how did you find yourself getting that good sense of how the company was growing? Because at a smaller company, of course, there are lots of pivots, lots of moving parts that are happening. So, how did you make sure that you really understood what was happening there, and you were working on those kind of projects that would really move the needle for the company?



Nupur

Yeah. One thing that I think is really important for product people that I tried to do, is understand as much as I could about the business, and the way I did that, I've been on the executive team for a few years now, so that helps certainly, have access to the way the CEO thinks about it, and the rest of the exec team thinks about it and the board thinks about it. But, the thing that I always try and do, is understand how you craft product strategy or product priorities, against the business priorities. For example, there's certain years where we were moving from a one product company to a two product company, and I knew that those type of transitions can be difficult for companies, but I was also really excited about our second product, so I raised my hand to try and figure out what that will be, obviously, in collaboration with others on the team.

And so, I think truly taking the time to understand the fundamentals of the business, really go a long way. I would encourage people to be really pressed on, do you understand how the company makes money? What are your sustainable competitive differentiators? What are the top risks you all have as a company? What is the three year financial plan and what exactly does product need to do, to enable the company to succeed? And so, partially, a lot of it was just truly understanding the business and ensuring that where I was spending my time, was aligned on the highest value things, that would move the business forward.

Rashmi

That's an awesome tip, I think, for a lot of us. Let's talk about now, the actual preparation to get to those higher ranks, and ultimately to being a CPO. One of the things when it comes to healthcare, especially, is it's a very complex and highly regulated world, which doesn't change that quickly, and innovating in such a space is a real skill. So, what have been some of the skills that might have been different for a CPO like yourself, in a healthcare world, versus probably a CPO, let's say in an enterprise SaaS company, and how do you work towards acquiring those skills, as you were moving along?

Nupur

Yeah, it's a great question. Maybe first I'll comment on few things that may be different in healthcare than they are in enterprise SaaS. A lot of my friends, including my husband works in SaaS, and so I see the differences pretty clearly. The thing that's complicated about a lot of healthcare companies is, most of the time, your payer is not the same as the user, so in our case, either insurance companies or various companies will purchase included health, but the user ends up being a member, who's not paying for healthcare. And so, the complicated thing about doing product and healthcare usually is you're balancing the needs of two users and both are really important. Ultimately, we are in healthcare because we want to make members healthier, but a customer who's paying for the money may be more focused on short term ROI and how are you going to drive savings?



But then, members care about making their lives easier, making them healthier, and what have you. And so, a skill that you learned when you work in healthcare for so many years, is truly balancing your roadmap and making sure that you and your team can cater to both users, but also strike the right balance, because you should not over rotate on one versus the other. The other thing in healthcare that is extremely important is privacy. People are really, really conscious of their health information, especially if you have a benefit that's offered through your company, through your employer. And so, really making that front and center, both in the product, the way we talk about it, the way we build trust, in healthcare, trust is a big word. Ultimately, you need to trust somebody with your health, which is really, really different than an enterprise application. So, really need to make sure that data and privacy and building trust with the user, is of utmost importance.

And then, the last piece, people get nervous about regulatory stuff in healthcare. I've been in healthcare for many years, now. It sounds scarier than it is. I mean, I think the key is understanding it, the key is respecting it, the key is having experts in your team that you can rely on, whether it's in regulatory or compliance or legal. But, all these rules are in there for good reason. And so, just making sure you embrace this versus fight, it will make you have a stronger product that helps you build the trust of your consumers and your [inaudible 00:11:29] of healthcare.

Rashmi

That's awesome. So, with your great success that you have that included health, do you think you missed anything by not being a part of a larger healthcare organization, for example?

Nupur

Yeah. It's a good question. I mean, I'm sure there's different skills you learn. There was a time in my career where I did work at Cisco, which was really giant, and there are certainly good skills you learn, you pick up from a large company. Yeah, you think of large scale process, you probably think of skill in different ways, but I have zero regrets. I've loved the team that I've hired and that I've been able to see the company when we were 40 people, and now we are much larger, touching 2000. And so, I don't regret not being at a larger company, maybe someday in my future I may consider that again, but it was very exciting to grow with the company, since it was small to us being a little bit larger. So, again, I think you learn irrespective what environment you're in, but I also, thankfully don't have any regrets and don't wish that I worked at a larger company. There's pluses and minuses in both.

Rashmi

Of course, no, that's very well put. While growing up the career ladder here, what barrier was probably the hardest to break throughout this journey for you to ultimately be your chief product officer, and why was it hard, and what did you do to overcome it?



Nupur

Yeah. I think initially, I think through different inflection points in my career, there were different barriers. So, maybe I'll share a couple, just as people growing through the ranks. The first was actually a leadership lesson that I learned, which is... There's a book I recommend to everyone. You may have read it, it's called Five Dysfunctions of a Team, really good book, and the concept that was really important to me, was the concept of the first team. So, when I first became a director, I thought my job was to protect my team and to fight for them, to always be happy and content, and for us to have all the resources we need, irrespective of anybody, and that was a big mistake. I was lucky to get coaching on that pretty early on from my CEO, where you grow as a leader, the more you can consider your first team to be your peers, which are other leaders, and the more you optimize for your company, the better your team will actually be, because you will orient your thinking in a way, that will ultimately reward you and your team.

An earlier lesson that I learned or an earlier barrier I had, that I had to sort of correct, and now I believe very strongly in the concept of a first team, where I have seen evidence of, if I join hands with my peers, who are other leaders, now it's the executive team, my team actually benefits from that. It's very shortsighted when you try and protect your team, or try and only fight for resources for them, or don't think of the company first. And so, just this shift, as a leader, in thinking about the success of the company first, and your team being in service of that, was hugely important for me and for my team, as well.

The other thing I learned is actually a little bit of what I mentioned, it was a struggle for me initially, to think of two users. I was [inaudible 00:14:56] indexed on the member, I love working in healthcare because it's very easy to get passionate about helping people get rid of pain and suffering, and so, I was really obsessed with the end user and I didn't understand the customer enough, and that was a huge barrier. And so, thankfully, I got feedback on that as well, early on, where I exposed myself to customers a lot, and one big tip I would give product managers is the closer you get to the customer, the better, even if you have multiple customers. While I love our sales team, I myself would like exposure or members of my team, doesn't all have to be me, to be exposed to the customer directly, and that has just helped us create such better roadmaps. I mean, you get to understand the problem a lot better, you get to ask a lot of questions.

And then, maybe the last barrier is something I continue to work on, which is the ability to just find my confidence, to keep owning it. I do have moments of self doubt, even now, there's times where I'm like, "Whoa, what am I doing as CEO of this awesome company?" But, just finding the confidence, or even faking it at times, just because as a leader, you have to be confident, and there are moments of self doubt that come in, but just finding ways to validate or to recognize that, of course, you're in the role because you deserve it and it's important. People are looking up to you as a leader, so it's important to make sure that you just own it a little bit more, and you are able to project confidence, even though you may not always feel that way, a hundred percent of the time.



Rashmi

So, across these, I wouldn't say pivots, but across these inflection points, did you any chance or any time think about, "Hey, I should try different roles or do different things?" Because you started as an engineer, and then very early on, you went in the product space. Were there any things you wanted to try and figure out some things, or what did experimentation look for you, during that time?

Nupur

Yeah, I was exposed to many more functions, as I got closer to the customer, but I never wanted to do anything but product. In the recent past, I was... One of the things we were looking to do is to bring more business thinking into the product function, and so we introduced this notion of general managers, but they sat within my organization. So, that was very interesting, to think of the business metrics end-to-end, versus just product metrics, so I was able to get a little bit of feel for that, while still being in the CPO role, which is really helpful. I did, it was very, very interesting to start thinking a lot about revenue and margin and bookings, versus previously, sometimes you just focus on product metrics, like engagement, efficiency, NPS, et cetera. And so, I was able to get a bit of that fixed, just in the way that my role grew.

So, because I was able to get exposure to the business side end-to-end and in addition to product, and now I also run part of operations, I didn't need to look for another role. I still think the CPO role is one of the best roles in the company. I tend to think I may have the best job. And so, I was never tempted to take another functional leadership role, but thankfully as I grew in the company, I was able to take on another function, so that I got a little bit of that itch was scratched, understanding more about the business, understanding more about operations, and what have you.

Rashmi

You spoke about some of the business skills, and things. So, what influence did your MBA with Stanford have on getting to your CPO role and in your journey, here?

Nupur

Yeah, it's a great question. There's probably two biggest things that I've still taken away from Stanford. I feel incredibly lucky to have gone to that institution. It was really, really lovely. I also met my husband at Stanford, so I should mention that. But, outside of that, there were two things I'd say. One is, there's a really good class called Designing for Extreme Affordability that I just loved it. That was my first exposure to a healthcare project, and probably my first exposure to design thinking, in a way that was really helpful, because we went through a lot of projects and saw the value of truly understanding your users. And so, I think that has stayed with me throughout my product career. I don't know. Even in my role, currently, I try to find ways to stay as close to the member, as possible, because I think ultimately, user empathy is an incredibly important skill for you to have, irrespective of your position.



And then, the second thing was, there was a really good class, it's nicknamed Touchy, Feely, but it's meant to be around interpersonal dynamics, where you just get a lot of feedback from your peers in the way that you are positioned. It just gave me a lot of good skills on how to give feedback, in a way that is not offensive, but focuses on the behavior, versus my interpretation of someone's intent. I feel like that framework has stayed with me, over the years, and certainly helped me have difficult conversations in a way that's constructive, in service of what's good for the business.

Rashmi

Well, that's awesome. I think I should just at least go check out those courses. ~~I think~~ I know you started as an engineer in the beginning, so did being an engineer in the early part of your career, did it have any role to play in you being a CPO, in terms of that?

Nupur

Yeah, it's a good question. I was electrical engineer, it's probably one of the hardest things I've ever done. They probably just trained me for lots of hard work in life. Just very tough,, or I found it very tough. I do think being an engineer helps you with structured logical thinking, which is a skill that all of us can use irrespective of our role. And, over the years it helps you build a tiny bit of credibility with your engineering peers, so I do think that being an engineer certainly was helpful, but I would say it probably just helped me with life skills, that have helped me with all sorts of roles. But, by far, the intensity of the electrical engineering program was probably taught me grit like nothing else.

I was also in a course where, back when I was an undergrad, only 10% of my class were women. And so, it's also the first exposure to learning how to navigate and be able to hold your own, in a more male dominated field. So, it's interesting. I don't remember anything about electrical engineering, but I remember the grid. I remember just the skills you build, just being in a hard course and being different.

Rashmi

Talking about that, I know you spoke about the minority from a women point of view, were there any specific challenges you faced as a woman? Again, everywhere, it's so male dominated, so as healthcare as well, which is not nothing different, but were there any challenges you faced, as a female leader, during your growth and path to the CPO?

Nupur

Yeah, it's a good question. The one positive thing about working in healthcare is that there's actually a lot of females in healthcare, so this is a tip for others who that are contemplating industries. So, I think my current product team has more women than men, and I think our exact team is close to 50/50, from a gender standpoint. And so, healthcare's actually... Electrical engineering was way worse than healthcare. Healthcare actually has quite a number of women and strong leaders, as well. So,



what I may actually say is, I mean, who knows what caused what issues in life? Whether it was your gender, you raised the way you are, but it did it.

I loved the fact that I work in an industry where there's so many women, so if anything, that's not why you stand out. And so, I'm not necessarily sure if it helped or hurt, in any way. I mean, who knows? I didn't feel that way, because I was surrounded by a lot of strong women, whether it's members of my team or my peers on the exec team, or even members of our board are women. And so, I thankfully, will not attribute much to being a woman, per se, because I'm not sure if there's a particular incident I can think of, where I faced challenges because I was a woman.

Rashmi

One thing here, with respect to a chief product officer is also about just not one person, but building the right teams and having the right kind of people at that moment, in what the company is trying to achieve. So, how have you learned to build these right teams and get the people together, from your perspective?

Nupur

If there's one thing I would attribute my success too, it's my team. I've always been lucky to have a really good team. And so, maybe I'll talk a little bit about what I've learned there, over the years and how I set up teams. There's again, another really good book by the same author called the Ideal Team Player, and our CTO introduced that book to our company, it was really good. It talks about hiring people that are hungry, humble, and smart. So, hungry means you are hungry for impact. Humble is, we have a no high ego culture, and then smart is actually people smart, so high IQ. So, I focused a lot on hiring the right people. I spend a lot of time doing reference checks. I end up usually writing a little performance review of the person, even before they join, to see if they agree with the feedback, whether they're open to what others have said about them, because I'm usually looking for a growth mindset and a bit of humility, but also someone that's hungry to grow and wants to grow and learn.

And so, I do think that, as I've built teams in the CPO organization, it's first about having the right people, and I would say, you can always learn content later, but it's getting these fundamentals right is so important. The key reason I've stayed even at the company for eight years, are the people that surround me. The other thing I'll say about product dogs, that's very complicated is team organization. As I mentioned, we are a B2B to C business. You have an employer, you have a member, but then we are also like a tech company, but also a healthcare company and a services company. And so, organizing the product team is not trivial, but things that I've learned also, about for others in digital health, hopefully this will resonate, I actually purposely will not hire just from healthcare. There's certain roles where... Like design, we actively do not hire from healthcare, because very few people in healthcare have good design, but on the product side, it'll be a mix of people.

So again, to me, it's about assembling the people that are oriented the right way, through their competencies, and their behaviors, and their growth mindset, but then also, mixing it up so that there's diversity of thought and diversity on multiple



levels, but certainly where you come from. I like the fact that there's certain members of my team that come from traditional healthcare, and other members of my team that have worked at LinkedIn, and Google, and Uber, and not the conventional mix, because I think the more you can encourage diverse thoughts, especially in product, and the more you also recognize that you need empathy for your users that are different than us, usually. And so, with teams in particular, hiring the right person, to me, is probably one of the most important things I can do, in my job as a CPO, to make sure... I fundamentally believe that when you have strong teams, anything is possible, so it's something that I've paid a lot of attention to, over the years.

Rashmi

I really loved your performance review even before an employee joins. I think that kind of talks about how much of effort you've also put in to learn about that person. That's just amazing. I have never heard that before, so that's such an amazing tip from you. Thank you. Coming to now, you being a CPO, as a CPO, could you describe your roles and responsibilities, and most importantly, how do you think this is different from a VP of product, for example?

Nupur

Yeah, totally. I think in general, CPOs need to completely understand and influence the business strategy, but then it's our responsibility to make sure that the product strategy is completely aligned with the business strategy. You need to make sure that this clarity of vision, both at the company and product level, and be really comfortable communicating that time, and again, and then you need to make sure you can engineer the right organization to deliver against the highest priorities. So, as a CPO, I'm spending a lot of my time with customers, obviously with the CEO, the exec team, but also with my team, making sure that we are aligned on what the highest priority things are. What's our strategy, what does success look like a year from now, so that we are all swimming in the right direction.

There's some level of board involvement, as well, you need to make sure that if there's sessions where you need to present in the product strategy, your thinking is solid, it's based on an understanding of the market, it's based on an understanding of the bio, it's based on an understanding of the user. You just need to know the space you operate in competitive pressures and have clarity on, from an enterprise perspective, where you're going and how are the product priorities aligned?

I will say that because I was promoted internally from a VP to a CPO, I didn't feel like there was a hard cut of responsibilities. You slowly start doing more and more, and then you become a CPO. But, if I can reflect on certain things I was doing as a VP, that I realized I had to do differently, as I progress in the company, sometimes it's easy for product leaders to just get focused on execution or driving teams for in quarter roadmap delivery. But, it's really important that we find time to step back, ensure that we are truly building something that is differentiated, driving



value to customers and members, and even questioning whether we are focused on the right things.

And so, some of the learnings I had as I grew in my product career is, execution is one piece of it, and hopefully, you are hiring strong teams that can drive a lot of the execution, but it's incredibly important that you're constantly checking on, is your strategy still competitive? Are there changes in the market that should make you reconsider things? Do you have a pulse on customers, both current and new? And so, just ensuring that your thinking isn't just in the short term optimization of product metrics, but you're raising your head to ensure that what you're getting the product to work on is actually best aligned with where you want the business to go.

Rashmi

Got it. Got it. And in this process, what has been the key to working successfully, with your CO in particular, and just the leadership team, at large?

Nupur

Yeah, I think the product leader amongst an exec team has a really important role. Alignment is really important. I've worked for my CO now for many years, so it's very, very important for me to understand his latest thinking, to debate it as well, and to be on the same page, with both where the company is going and how the product can support it. Again, because I've been here a while, that has not been as much of a struggle, because we just have a lot of shared trust and context and experience with each other, but as a product leader, your role also, I think as part of an exec team, is to constantly try and steer people towards the right prioritization.

I think product people are skilled and thinking about what's the highest value thing, against what effort. And so, sometimes I find myself needing to play that role, even as we prioritize things across the entire team, but staying aligned with the rest of the exec team is incredibly important, whether that's with the head of sales, or the healthcare leadership, or CTO, or what have you, alignment is incredibly important. If you're not aligned, just the comfort level to debate it out and figure out how you make decisions that are truly optimized for what's best for the company.

Rashmi

How was your experience first time interacting with the board, because that's kind of now part and parcel of what you're doing as a CPR, to drive this alignment. So, how was your first experience and how did you work towards getting that?

Nupur

Yeah, my first experience was actually back when I was a senior product manager, where I think I was asked to do a demo for the board, because they were curious about the first new product we were building. I was scared out of my mind. The first time I met with the board, I had prepared so much that if you woke me up in the middle of the night, I could give my presentation to you. Over time, to me, it's not



different than another product problem, you just have to understand your user. So, as I just understood what boards care about, it became a bit easier. They obviously operate at a higher level, they know the entire market, while when they're looking at tasks, they have many other comparisons in mind. So, over time, I obviously grew some confidence after just a few successful sessions, but I ended up talking to some of my friends that are investors themselves, just to get to know their mindset better.

Once you understand what the board is optimizing for, then it's actually not terribly hard. They have certain responsibilities being on the board, but initially, it's very nerveracking. Very, very nerveracking. I probably didn't sleep for two days before the first time I presented. But, over the years, it's like any other stakeholder that you have in the business, you need to understand what you're optimizing for, and then try and figure out how to land a message that would resonate with them, but also be comfortable pointing out where there's points of disagreement and figuring out ways to work through it. But, thankfully now with board meetings, I don't get that stressed at all, but certainly it can be quite nerveracking if it's the first time you're doing it. So, like anything else, usually when I'm nervous, I just over prepare and I try and learn as much as possible about the people and the way they think, and read up about them, and there are other investments, so that I have some sense of where they're coming from.

Rashmi

Through this whole process, do you think you had to make any personal or professional sacrifices to get to the state you are? And if so, taking a look back, do you think they're worthy of the sacrifice?

Nupur

Yeah, it's a good question. I think on a personal level, the decisions I've made have been oriented around what I want out of life, which is, I think I orient my life around having an impact on the world. And so, I don't view it as a sacrifice as much as a choice. Certainly, I've worked a lot and have worked a lot for many years, but I truly do enjoy what we do. The thing that the realization I had many years ago was, I probably have a tendency to really throw myself into work, but it's more fun if the work that you're doing, you feel really good about.

So, if you're making people healthier, doesn't feel as bad if you're working many hours, there's ups and downs on any job. So, I view it as less of a sacrifice, versus a conscious choice, because I was clear on, at least for this phase of my life, that creating an impact on healthcare is what's most important to me, and the venue through which I'll do it for now, is included health. It's a personal choice I made, the many things where I've been lucky in life, I've had good health, I've had a family that's provided for me, I've had a supportive husband, a good company. And so, doesn't feel as a sacrifice as much as a conscious choice, and once it's a conscious choice, you then just deal with the consequences.

Rashmi



That's awesome. Love the word that you said, conscious choice versus a sacrifice. Any other advice, Nupur, especially to the women who are maybe the director to a VP level, one or two steps from being a chief product officer, any other advice, apart from the things that you've really shared with us?

Nupur

Yeah. There's advice that I think... I mean, this is generalizing a bit, but this is women in products, so I'll say it. The biggest thing that I would say to other women that are directors or even senior PMs looking to be a CPO someday is, there's this thing that someone said to me, which is, you miss all the shots you don't take. The biggest issue I see is, they just don't ask. They won't ask for the promotion. They won't ask for the... I mean, this is generalizing on a very gross level. They won't ask for the promotion. They won't ask for the bigger role. They won't sort of demand what they deserve and it's quite lopsided, in terms of confidence. And so, you truly are the driver of your own career, and so as uncomfortable as it is, it's really important to ask, and it's important to dream big as well.

There's many women are like, "Oh, I can't do that. Or, I'm not going to ask for that." It's like, why? Why wouldn't you ask for that? I mean, the worst case is someone may say no, or the best case is, someone will see you in a different light, because you're hungry to have more impact, and potentially help you create a path to get there. So, the biggest thing I'll say is, find the confidence to just claim that that's what you deserve, and that's what you want, and say it out loud to somebody, and then say it out loud to your manager. Just ask the things that you deserve.

It's just very lopsided, what I see with the teams that I run, where in general, if I give someone increased scope, most of the time women will just thank me for it, but not ask for a raise or a promotion, and again, you miss all the shots you don't take it. It is important to be the driver of your own career, and it is important to make the asks. I understand that it's hard, it's uncomfortable. It's perhaps sometimes against our nature, but really, really important to advocate for yourself.

Rashmi

Thank you. Fast forwarding a little bit, let's say a couple of years down the lane, how do you think this role as a chief product officer might change? Not just probably in healthcare, but in general, how do you think this will change?

Nupur

Yeah. I'm seeing the role even change now. I'm seeing certain companies, you have the tech functions rolling into a CPO, a company like ours, for example, you have the general managers that are part of the CPO function, certain companies, you have operations rolling in. I'm a huge believer in obviously strong CPOs, and selfishly so, and so I wonder whether in a few years, whether the CPO role takes on more functions in the company, where you centralize more things around product. But, who knows? It is a newer role. It is seeing a ton of traction. I see growth even now, in the role and the role that a CPO plays as part of an executive team and the board, the



role that a CPO plays with other functions, so I wonder whether that hopefully will keep increasing and improving

Rashmi

That's awesome insight there. Maybe one last question. What headline would you make, beyond the chief product officer? What do you want to do beyond what you are now?

Nupur

It's a good question. It's a hard question. So, my optimization function in life is impacting healthcare a lot, and the current role I do it through is the CPO at Included Health. In the future, if there was a way to impact it in an even bigger way, either in another role or another... I have some interest, potentially in trying to be a CEO someday, but I haven't made up my mind yet, because I really like the role of the CPO right now. But, to me, the way I make my decisions in my career is, what will help me make the biggest impact in healthcare, given my skills? And currently, the answer is CPO at Included Health, but who knows how that may change in the future? And the distant future, I'm not planning to go anywhere.

Rashmi

No, that's awesome. We definitely are rooting for you and watching you, with respect to what your next steps would be. That's pretty awesome. Maybe one last question there, that peaked an interest here. When you look at all of this, when you look at Nupur, what have been your superpowers or your specialty [inaudible 00:40:37], if you can summarize that for us.

Nupur

Yeah. I think it's a tough question. It's probably a heightened sense of empathy, whether it's for our users, our customers or the team, because I think it helps me also have a really strong team. So, if I had to pick one thing, the way the empathy has come to bear is, I do feel like I can understand people, hire the right people, invest in people, grow them and deeply care for them, personally. And again, I think a lot of my success at Included Health has been because I've had really awesome teams throughout my time here, but I do think my empathy or my ability to relate to others or feel what others are feeling, is likely something that I would call a superpower.

Rashmi

That's amazing. Thank you so much. I think that was pretty much it from my end, Elizabeth. Any other questions from you?

Elizabeth

I just want to, I guess pick one thing that really stood out to me that you talked about, which I think is pretty different from what we have heard from other people, is



this, I made a note, you literally said I've organized my life around having an impact. I don't think many people think of their careers that way, and in your case, you picked a specific area that you wanted to have an impact, and have evaluated staying where you are, or doing what you're doing, based on if you're having that impact, if you see the potential to increase your impact where you are. I think that's a very unique approach and a really interesting one, really. That's the thing that I picked up, in particular, that I heard that was really different than I think what we've heard before, and maybe part of your superpower.

Rashmi

Definitely.

Nupur

Yeah. I mean, some of it comes from, I have felt pretty lucky in life. I did grow up in the Middle East, really good parents that allowed me to do more than what other women were allowed to do. I was one of the first in my house to come to the US for undergrad. My dad funded that, so it's a little bit of this desire to give back and do something bigger. But, I feel a lot of luck for... I mean, yes, I worked hard and all that good stuff, but a lot of things fell my way.

Elizabeth

Yeah. I think even just saying that, just seeing the investment around you, in you, and how that sort of lifts people up, helps them move forward, not everyone, and it's not to diminish the hard work that individuals put in, but having those things around you, does make a difference.

Nupur

Yeah. A huge difference. Yeah. I agree.

Elizabeth

Thank you so much.